

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NEW JERSEY

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

**Brian**

First name

**S**

Middle name

**Hoffman**

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4750

Debtor 1 **Brian S Hoffman**

Case number (if known)

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EIN

EIN

**5. Where you live**

**23 Massey Street, 2nd floor  
Lodi, NJ 07644**

Number, Street, City, State & ZIP Code

**Bergen**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Brian S Hoffman**

Case number (if known)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- |          |       |      |       |             |       |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- |                       |       |                     |       |
|-----------------------|-------|---------------------|-------|
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Brian S Hoffman**

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
Name of business, if any

\_\_\_\_\_  
Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

\_\_\_\_\_  
Number, Street, City, State & Zip Code

Debtor 1 **Brian S Hoffman**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Brian S Hoffman**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

|                                     |      |   |
|-------------------------------------|------|---|
| 16. What kind of debts do you have? | 16a. | <b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> No. Go to line 16b.<br><input checked="" type="checkbox"/> Yes. Go to line 17. |
|                                     | 16b. | <b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.<br><input type="checkbox"/> No. Go to line 16c.<br><input type="checkbox"/> Yes. Go to line 17.    |
|                                     | 16c. | State the type of debts you owe that are not consumer debts or business debts   |

---

|                                     |  |   |
|-------------------------------------|--|---|
| 17. Are you filing under Chapter 7? | <input checked="" type="checkbox"/> No.<br><br><input type="checkbox"/> Yes. | I am not filing under Chapter 7. Go to line 18.<br><br>I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?<br><input type="checkbox"/> No<br><input type="checkbox"/> Yes |
|-------------------------------------|--|---|

---

|  |  |  |   |
|--|--|--|---|
| 18. How many Creditors do you estimate that you owe? | <input checked="" type="checkbox"/> 1-49<br><input type="checkbox"/> 50-99<br><input type="checkbox"/> 100-199<br><input type="checkbox"/> 200-999 | <input type="checkbox"/> 1,000-5,000<br><input type="checkbox"/> 5001-10,000<br><input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> 25,001-50,000<br><input type="checkbox"/> 50,001-100,000<br><input type="checkbox"/> More than 100,000 |
|--|--|--|---|

---

|   |   |  |  |
|---|---|--|--|
| 19. How much do you estimate your assets to be worth? | <input checked="" type="checkbox"/> \$0 - \$50,000<br><input type="checkbox"/> \$50,001 - \$100,000<br><input type="checkbox"/> \$100,001 - \$500,000<br><input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$1,000,001 - \$10 million<br><input type="checkbox"/> \$10,000,001 - \$50 million<br><input type="checkbox"/> \$50,000,001 - \$100 million<br><input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> \$500,000,001 - \$1 billion<br><input type="checkbox"/> \$1,000,000,001 - \$10 billion<br><input type="checkbox"/> \$10,000,000,001 - \$50 billion<br><input type="checkbox"/> More than \$50 billion |
|---|---|--|--|

---

|  |   |  |  |
|--|---|--|--|
| 20. How much do you estimate your liabilities to be? | <input type="checkbox"/> \$0 - \$50,000<br><input checked="" type="checkbox"/> \$50,001 - \$100,000<br><input type="checkbox"/> \$100,001 - \$500,000<br><input type="checkbox"/> \$500,001 - \$1 million | <input type="checkbox"/> \$1,000,001 - \$10 million<br><input type="checkbox"/> \$10,000,001 - \$50 million<br><input type="checkbox"/> \$50,000,001 - \$100 million<br><input type="checkbox"/> \$100,000,001 - \$500 million | <input type="checkbox"/> \$500,000,001 - \$1 billion<br><input type="checkbox"/> \$1,000,000,001 - \$10 billion<br><input type="checkbox"/> \$10,000,000,001 - \$50 billion<br><input type="checkbox"/> More than \$50 billion |
|--|---|--|--|

**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**/s/ Brian S Hoffman****Brian S Hoffman**

Signature of Debtor 1

Signature of Debtor 2

Executed on **June 30, 2021**  
MM / DD / YYYYExecuted on  
MM / DD / YYYY

Debtor 1 **Brian S Hoffman**

Case number (if known)

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ David Beslow, Esq.**

Date

**June 30, 2021**

Signature of Attorney for Debtor

MM / DD / YYYY

**David Beslow, Esq. 5300**

Printed name

**Goldman & Beslow, LLC**

Firm name

**7 Glenwood Avenue**

**Suite 311B**

**East Orange, NJ 07017**

Number, Street, City, State & ZIP Code

Contact phone **973-677-9000**

Email address

**yrodriguez@goldmanlaw.org**

**5300 NJ**

Bar number & State

Affirm, Inc.  
Attn: Bankruptcy  
Po Box 720  
San Francisco, CA 94104

Affirm, Inc.  
Attn: Bankruptcy  
Po Box 720  
San Francisco, CA 94104

Affirm, Inc.  
650 California St Fl 12  
San Francisco, CA 94108

Affirm, Inc.  
650 California St Fl 12  
San Francisco, CA 94108

Ally Financial  
Attn: Bankruptcy  
Po Box 380901  
Bloomington, MN 55438

Ally Financial  
200 Renaissance Center  
Detroit, MI 48243

Ally Financial  
P.o. Box 380901  
Bloomington, MN 55438

Avant  
Attn: Bankruptcy  
Po Box 9183380  
Chicago, IL 60691

Avant  
222 N. Lasalle St  
Chicago, IL 60601

Barclays Bank Delaware  
Attn: Bankruptcy  
Po Box 8801  
Wilmington, DE 19899



Barclays Bank Delaware  
P.o. Box 8803  
Wilmington, DE 19899

Bb&T  
Attn: Bankruptcy  
Po Box 1847  
Wilson, NC 27894

Bb&T  
Credit Card Disputes  
Wilson, NC 27894

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Capital One  
Po Box 31293  
Salt Lake City, UT 84131

Capital One/boscovs  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Capital One/boscovs  
Po Box 31293  
Salt Lake City, UT 84131

Chase Card Services  
Attn: Bankruptcy  
Po Box 15298  
Wilmington, DE 19850

Chase Card Services  
Po Box 15369  
Wilmington, DE 19850

Citibank  
Citicorp Credit Svcs/Centralized Bk dept  
Po Box 790034  
St Louis, MO 63179

Citibank  
Citicorp Credit Svcs/Centralized Bk dept  
Po Box 790034  
St Louis, MO 63179

Citibank  
Po Box 6217  
Sioux Falls, SD 57117

Citibank  
Po Box 6217  
Sioux Falls, SD 57117

Comenity Bank/Jared  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/Jared  
375 Ghent Rd  
Akron, OH 44333

Comenity Bank/Victoria Secret  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218

Comenity Bank/Victoria Secret  
Po Box 182789  
Columbus, OH 43218

Comenitybank/Jared  
Attn: Bankruptcy  
Po Box 182273  
Columbus, OH 43218

Comenitybank/Jared  
Po Box 182789  
Columbus, OH 43218

Department Store National Bank/Macy's  
Attn: Bankruptcy  
9111 Duke Boulevard  
Mason, OH 45040

Department Store National Bank/Macy's  
Po Box 8218  
Mason, OH 45040

Discover Financial  
Attn: Bankruptcy  
Po Box 3025  
New Albany, OH 43054

Discover Financial  
Pob 15316  
Wilmington, DE 19850

Equifax  
P.O. Box 740241  
Atlanta, GA 30374-0241

Equifax Credit Info. Services, Inc.  
P.O. Box 740241  
Atlanta, GA 30374

Experian  
P.O. Box 2002  
Allen, TX 75013

Experian  
P.O. Box 4500  
Allen, TX 75013

First Electronic Bank  
Attn: Bankruptcy  
Po Box 521271  
Salt Lake City, UT 84152

First Electronic Bank  
Po Box 4499  
Beaverton, OR 97076

Ford Motor Credit Comp  
Pob 542000  
Omaha, NE 68154

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Lendclub Bnk  
Attn: Bankruptcy  
595 Market Street, Suite 200  
San Francisco, CA 94105

Lendclub Bnk  
Attn: Bankruptcy  
595 Market Street, Suite 200  
San Francisco, CA 94105

Lendclub Bnk  
595 Market St  
San Francisco, CA 94105

Lendclub Bnk  
595 Market St  
San Francisco, CA 94105

LendingClub  
Attn: Bankruptcy  
595 Market Street, Suite 200  
San Francisco, CA 94105

LendingClub  
Attn: Bankruptcy  
595 Market Street, Suite 200  
San Francisco, CA 94105

LendingClub  
595 Market St  
San Francisco, CA 94105

LendingClub  
595 Market St  
San Francisco, CA 94105

Merrick Bank/CardWorks  
Attn: Bankruptcy  
Po Box 9201  
Old Bethpage, NY 11804

Merrick Bank/CardWorks  
Po Box 9201  
Old Bethpage, NY 11804

New Jersey Attorney General  
Division of Law  
Richard J. Hughes Justice Complex  
25 Market Street, P.O. Box 112  
Trenton, NJ 08625-0112

New Jersey Department of Labor  
Benefit Payment Control  
P.O. Box 951  
Trenton, NJ 08625-0951

New Jersey Department of Labor  
Division of Employer Accounts  
P.O. Box 379  
Trenton, NJ 08625-0379

OneMain Financial  
Attn: Bankruptcy  
Po Box 3251  
Evansville, IN 47731

OneMain Financial  
Po Box 1010  
Evansville, IN 47706

Santander Consumer USA  
Attn: Bankruptcy  
Po Box 961245  
Fort Worth, TX 76161

Santander Consumer USA  
Attn: Bankruptcy  
Po Box 961245  
Fort Worth, TX 76161

Santander Consumer USA  
Attn: Bankruptcy  
Po Box 961245  
Fort Worth, TX 76161

Santander Consumer USA  
Po Box 961212  
Fort Worth, TX 76161

Santander Consumer USA  
Po Box 961212  
Fort Worth, TX 76161

Santander Consumer USA  
Po Box 961212  
Fort Worth, TX 76161

State of New Jersey  
Division of Taxation  
50 Barrack Street  
P.O. Box 269  
Trenton, NJ 08625-0269

State of New Jersey  
Division of Taxation  
50 Barrack Street  
P.O. Box 269  
Trenton, NJ 08625-0269

State of New Jersey  
Department of Law  
25 Market Street  
P.O. Box 119  
Trenton, NJ 08625

State of New Jersey Division of Taxation  
Compliance and Enforcement - Bankruptcy  
3 John Fitch Way, 5th Floor  
P.O. Box 245  
Trenton, NJ 08695-0267

Syncb/PPC  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Syncb/PPC  
Po Box 965005  
Orlando, FL 32896

Synchrony Bank/ Old Navy  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/ Old Navy  
Po Box 965005  
Orlando, FL 32896

Synchrony Bank/Care Credit  
Attn: Bankruptcy Dept  
Po Box 965064  
Orlando, FL 32896

Synchrony Bank/Care Credit  
C/o Po Box 965036  
Orlando, FL 32896

Synchrony Bank/Gap  
Attn: Bankruptcy Dept  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Gap  
Po Box 965005  
Orlando, FL 32896

Synchrony Bank/Men's Wearhouse  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896

Synchrony Bank/Men's Wearhouse  
Po Box 965005  
Orlando, FL 32896

Synchrony Bank/PC Richard  
Attn: Bankruptcy  
Po Box 965061  
Orlando, FL 32896

Synchrony Bank/PC Richard  
C/o Po Box 965036  
Orlando, FL 32896

TD Bank, N.A.  
32 Chestnut Street  
Po Box 1377  
Lewiston, ME 04243

TD Bank, N.A.  
Td Bank Usbc  
Greenville, SC 29607

Telecom Self-reported  
Po Box 4500  
Allen, TX 75013

Telecom Self-reported  
Po Box 4500  
Allen, TX 75013

TransUnion Consumer Solutions  
P.O. Box 2000  
Crum Lynne, PA 19022

TransUnion LLC  
2 Baldwin Place  
PO Box 1000  
Chester, PA 19022

Utility Self-reported  
Po Box 4500  
Allen, TX 75013

Wells Fargo Jewelry Advantage  
Attn: Bankruptcy  
Po Box 10438  
Des Moines, IA 50306

Wells Fargo Jewelry Advantage  
Po Box 14517  
Des Moines, IA 50306